

CLAIMS:

1. A method for producing a transaction card corresponding to an account of a customer and bearing an image defined by said customer, the method comprising:
 - 5 associating an optically-readable identifier with a customer-defined image to be applied to the transaction card;
 - reading said optical identifier to reconcile it with a corresponding identifier associated with customer account information to be applied to the transaction card; and
 - producing a transaction card bearing said customer-defined image and said customer account information.
- 10 2. A method as in claim 1, wherein the step of reconciling said optical identifier with said corresponding identifier associated with said customer account information comprises deriving said corresponding identifier from said customer account information.
- 15 3. A method as in any preceding claim, wherein said customer account information and/or said corresponding identifier related to it are received securely from a card issuing authority.
4. A method as in claim 1, 2 or 3 wherein after the step of reading said optical identifier, a version of the identifier is encoded onto a recording medium on the transaction card.
5. A method as in claim 4, wherein said encoded version of the identifier is read as part 20 of the process of reconciliation with said corresponding identifier associated with said customer account information.
6. A method as in any preceding claim, wherein said customer account information comprises an embossing record for a financial transaction card.
7. A method as in any of claims 4-6, wherein the step of encoding a transaction card 25 with a version of the identifier is performed at a site of a card manufacturer.

8. A method as in any of claims 4-6, wherein the step of encoding a transaction card with a version of the identifier is performed at a site of a card finishing facility separate from the site of the card manufacturer.
9. A method as in any preceding claim, wherein said customer account information is provided by a financial transaction card issuer on a secure link to a card finishing facility.
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10. A method as in claim 9, wherein said financial transaction card issuer also provides said corresponding identifier associated to with the customer account information.
11. A method as in any preceding claim, wherein said corresponding identifier associated with the customer account information is derived from the account information.
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12. A method as in any preceding claim, wherein said corresponding identifier is derived from financial account information.
13. As method as in any preceding claim, wherein said corresponding identifier is derived from an embossing record.
14. A method as in any preceding claim, wherein an encryption module on a site controlled by said card issuer generates a secure identifier from account information.
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15. A method as in claim 14, wherein optical identifier and said corresponding identifier correspond to or are derived from said secure identifier.
16. A method as in any preceding claim, wherein an identifier comprises one or more of:
20 a numeric code; an alpha numeric code; a text code; a non-sequential code; a one-way code; an encryption code; a hash code; meta tags; another suitable identifier.
17. A method as in any preceding claim, wherein said optical identifier comprises one or more of: bar code; a digital signature; text; numerals; alpha numeric code; microdot; micro text; invisible ink; digital watermark or other suitable optically readable codes.
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18. A method as in any preceding claim, wherein said image and said optical identifier is stored in a storage facility.
19. A method as in claim 18, wherein said storage facility is on a site controlled by a card graphics hosting service.
- 5 20. A method as in claim 18, wherein said storage facility is on a site of a card finishing facility.
- 21.. A method as in claim 18, wherein said storage facility is on a site of a card manufacturer.
22. A method as in any preceding claim, wherein cards with optical identifiers are transferred from the card manufacturer's control to a card finishing facility.
- 10 23. A method as in any preceding claim, wherein one or more of the customer-defined image and the optical identifier is placed on the front of a card.
24. A method as in any preceding claim, wherein one or more of the customer-defined image and the optical identifier is placed on the back of a card.
- 15 25. A method as in any preceding claim, wherein the customer has generated said customer-defined image.
26. A method as in any preceding claim, wherein the customer has manipulated said customer-defined image.
27. A method as in any preceding claim, wherein the customer has selected said customer-defined image.
- 20 28. A method as in claim 27, wherein an image is selected by a customer from an available collection of images.
29. A method as in any preceding claim, wherein said customer-defined image is uploaded by a customer by means of the internet.

30. A method as in any preceding claim, wherein said optical identifier is placed on said transaction card in a location that is subsequently covered by another feature of the card.
31. A method as in claim 30, wherein the feature is selected from one or more of:
 - 5 a chip; a hologram; or a brand feature.
32. A method according to any preceding claim, wherein identifiers for cards authorized to be issued are received by a card graphics hosting service from an authorized card issuer such that only customer-defined images destined for cards authorized to be issued are supplied for downstream processing.
- 10 33. A method according to any preceding claim, wherein said customer-defined image can be manipulated in relation to a template displaying one or more non-manipulatable card features.
34. A method as in any preceding claim, wherein only account information is transferred from a card issuing authority to a card finishing facility.
- 15 35. A method according to any preceding claim, wherein said optical identifier is applied to a portion of a card which is removed to generate a finished card.
36. A method according to any preceding claim, wherein an optical identifier is applied to a card in more than one format.
37. A method according to any preceding claim, wherein said finishing facility causes
 - 20 customer-defined images to be provided from an image store base on reconciliation of identifiers.
38. A method of producing a transaction card corresponding to an account of a customer and bearing an image defined by said customer, comprising a step of associating an optically-readable identifier with a customer-defined image.

39. A method for production of a transaction card bearing account information and a customer-defined image, the method comprising:
- receiving an identifier generated from account information of a customer;
- generating an optically readable identifier corresponding to said received identifier;
- associating said optically readable identifier with an image defined by said customer;
- 5 receiving a corresponding identifier; and
- reconciling said corresponding identifier and said optical identifier associated with the customer-defined image to cause production of a card bearing the customer-defined image and relevant customer account information.
- 10 40. A method as in claim 39, wherein said step of associating said optical identifier with an image is performed by a card graphics hosting service.
41. A method for producing a transaction card bearing account information and a customer-defined image, the method comprising:
- receiving from a card issuing authority an identifier derived from customer account
- 15 information;
- embedding an optically readable version of said identifier in an image defined by said customer;
- reading said optically readable identifier and encoding a version of the identifier in a recording medium of said transaction card;
- 20 receiving said account information at a card production facility and independently generating a corresponding identifier therefrom;
- applying relevant account information and said customer defined image to a transaction card based on reconciliation of said corresponding identifier and said encoded version of the identifier.

42. A method as in any preceding claim, wherein said optically readable identifier is embedded in said customer-defined image.
43. A method for producing a personalized product bearing an image defined by said customer, the method comprising:
 - 5 providing a graphics hosting facility to permit customers to define an image to be applied to products;
 - associating an optically readable identifier with the image; and
 - reconciling said optical identifier with a corresponding identifier such that said image is applied to a product intended for said customer.
- 10 44. A method as in any preceding claim, wherein said optical identifier and/or an identifier from which it is derived is generated by said card graphics hosting service.
45. A method for applying a customer-defined image to a product at a location remote from the customer defining the image, the method comprising:
 - 15 providing an internet browser-based interface for defining manipulations to an image to be applied to a product;
 - using said interface to select an image corresponding to image data and capturing information about manipulations to be applied to said image data;
 - sending said image data and the captured information on manipulations to a remote image processing engine;
 - 20 performing the manipulations on said image data based on said manipulation information; and
 - applying the manipulated image to a product.
- 25 46. Apparatus capable of performing steps in the production of transaction cards bearing customer-defined images; comprising:

means for providing an interface for generating a customer-defined image by means of the internet; and

means for embedding an optically readable identifier in a customer-defined image.

47. Apparatus capable of performing steps in the production of transaction cards bearing
5 customer-defined images, comprising:

means for receiving a customer-defined image comprising an embedded optical identifier; and

means for reading said embedded optical identifier and encoding a memory medium of said transaction card with a version of said identifier.

- 10 48. Apparatus capable of performing steps in the production of transaction cards bearing customer-defined images, comprising:

means for receiving a card bearing a customer-defined image comprising an optical identifier;

means for receiving at least financial information relating to a corresponding
15 identifier;

means for reconciling said optical identifier and said corresponding identifier;

means for applying account information to a transaction card bearing said customer-defined image responsive to said reconciliation step.

49. Apparatus as in claim 48, further comprising means for deriving said corresponding
20 identifier from said account information.

50. Apparatus as in claim 48, wherein said customer-defined image comprises an embedded optically readable identifier.

51. Apparatus as in claim 48, wherein said step of reconciling comprises reading said
optical identifier and encoding a magnetically readable version of the identifier in a
25 magnetic strip.

52. A method for producing a transaction card corresponding to an account of a customer and bearing an image defined by the customer, the method comprising:
- providing an interface for a customer to generate a customer-defined image to be applied to a transaction card;
- 5 associating an optically-readable identifier with said customer-defined image; reading said optical identifier and encoding a version of said identifier on a recording medium of said card;
- reconciling the encoded version of the identifier with a corresponding identifier related to customer account information to generate a transaction card bearing said 10 customer-defined image and said customer account information.
53. A method as in claim 52, wherein said step of encoding a version of said identifier on a recording medium of the card comprises encoding a magnetic version of the identifier on the magnetic strip of a financial transaction card.